

CHANGING THE GAME. EBTIMES.COM
 8950 Cypress Waters Blvd.
 Dallas, TX 75019

OUR INFO
 ONLINE
 WWW.MR.COOPER.COM

07/23/2019

WILLIAM GORSKI
 509 EVERGREEN RD
 SEVERNA PARK, MD 21146

YOUR INFO

Loan Number: 638459354
 Property Address: 509 EVERGREEN RD
 SEVERNA PARK, MD 21146

Dear WILLIAM GORSKI:

Why am I receiving this letter agreement?

You are approved to enter into a trial plan under the HAMP FHA Trial Program. This letter agreement explains the steps in the process toward qualifying for a **permanent** loan modification. It is important that you read this information in its entirety and completely understand the steps required to successfully complete the Trial Period Plan and obtain a permanently modified mortgage.

What do I need to know?

There are steps that need to be taken in order to accept this offer. These are outlined in the section titled, "What do I need to do."

The trial plan created for your account is displayed in the Trial Period Payment Schedule below.

Trial Period Payments Schedule*

Trial Plan Payment	Payment Due Date (Payments must be received by the last day of the month)	Trial Payment
1 st Payment	09/01/2019	\$1,988.26
2 nd Payment	10/01/2019	\$1,988.26
3 rd Payment	11/01/2019	\$1,988.26

*To successfully complete the trial period plan, after you accept the trial agreement in writing and return it to us, we must receive your Trial Period Plan payments on or before the last day of each month reflected in the above chart.

In order to accept the trial plan, you must first return the executed trial plan letter agreement to us, and then we must receive the first Trial Period Plan payment by the last day of the first month reflected in the above chart. If we do not timely receive your executed trial plan letter agreement, and/or if the first Trial Period Plan payment is not received by the due date, this offer will be revoked and we may refer your mortgage to foreclosure, or if your loan has been referred to foreclosure, foreclosure proceedings may continue and a foreclosure sale may occur.

If you are unable or unwilling to pay the monthly trial payments listed above, we may have other options for you — such as a short sale or a mortgage release (deed in lieu).

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If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



638459354



*16205*10*



8950 Cypress Waters Blvd.
Coppell, TX 75019

WILLIAM C. GORSKI
509 EVERGREEN RD
SEVERNA PARK, MD 21146

MORTGAGE LOAN STATEMENT

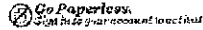
STATEMENT DATE
02/19/2019
LOAN NUMBER
0638459354
PROPERTY ADDRESS
509 EVERGREEN RD
SEVERNA PARK, MD 21146

PAYMENT DUE DATE
03/01/2019
AMOUNT DUE
\$10,453.40
If payment is received on or after 03/17/2019, a \$0.00 late fee will be charged.

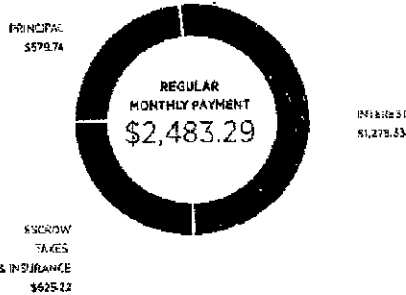
QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE 800-480-2432
MON-FRI 7 a.m. to 8 p.m. (CT)
SAT 9 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Shelunda Bennett
AND CAN BE REACHED AT:
(866)-318-1432
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019



EXPLANATION OF AMOUNT DUE



REGULAR MONTHLY PAYMENT	\$2,483.29
TOTAL FEES & CHARGES	\$220.24
OVERDUE PAYMENTS(S)	\$7,449.87
PARTIAL PAYMENT(S) (APPLIED)	\$0.00
TOTAL AMOUNT DUE	\$10,453.40
TRIAL/WORKOUT PAYMENT AMOUNT	\$4,334.91

HERE'S SOME HELPFUL INFORMATION (See Page(s) for Additional Critical Notices)

"The amount listed on this statement under "total amount due" is based off your original loan terms (or previously modified loan terms) and will not reflect any trial modification, forbearance or repayment plan agreements. Please reference your workout plan documents for your monthly payment amount or see the "Trial/Workout payment amount" for the amount currently due.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Total Fees & Charges" include, but are not limited to, phone pay fees, mail/postal fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and after your selection to Paperless, Paperless offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

TRANSACTION ACTIVITY (01/19/2019 to 02/19/2019)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
01/30/2019	Disbursement-Escrow	\$249.38			\$249.38	

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DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



CHANGING THE FACE OF HOME LOANS www.mrcooper.com
 PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED, ENTER CHANGES ON BACK OF COUPON
WILLIAM GORSKI

ACCOUNT NUMBER 0638459354	TOTAL AMOUNT DUE* 03/01/2019 \$10,453.40
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 03/17/2019 \$10,453.40

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ADDITIONAL ESCROW \$ _____
ADDITIONAL PRINCIPAL \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

06384593540 001045340 001045340